| | Application No. | Applicant(s) |
| *Notice of Allowability* | 09/526,606 | MANCINI ET AL. |
| | Examiner | Art Unit |
| | Alain L. Bashore | 1762 |

*-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--*

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to <u>5-2-05</u>.

2. ☒ The allowed claim(s) is/are <u>41-47 and 50</u>.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All    b)☐ Some*    c)☐ None  of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
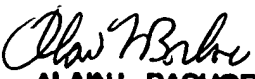
    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.

    (a)☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached

        1)☐ hereto or 2)☐ to Paper No./Mail Date _____ .

    (b)☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of

    Paper No./Mail Date _____ .

**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

*ALAIN L. BASHORE*
*PRIMARY EXAMINER*

## DETAILED ACTION

### *Allowable Subject Matter*

1.    Claims 41-47, and 50 are allowed.

### *Reasons for Allowance*

2.    The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 41, 45 and 50. Claim 41 recites a computerized apparatus for facilitating management of risk associated with conducting a transaction for at least one of goods and services, said transaction conducted in multiple currencies. Claim 45 recites a computerized apparatus system for facilitating management of risk associated with conducting a transaction for at least one of goods and services, said transaction conducted in multiple currencies. Claim 50 recites a computer-implemented method for managing the impact of foreign exchange on the sale of one or more of goods and services in an online transaction.

Boesch (443) is considered the closest prior art. Boesch et al discloses a computer-implemented method, system, a computer executable code residing on a computer-readable medium, and a method of generating a computer data signal, all for providing risk management for online transactions on a computerized communications

network (col 2, lines 62-67; col 3, lines 1-41). Executable software is stored on a server

via the network. Digital data identifying a seller and descriptive of currency exchange

price that relates to base currency is also disclosed. The transaction may additionally

comprise aggregating transaction amounts where the size of the aggregate amount may

be limited (col 8, lines 49-53).


Boesch et al does not disclose the combination as claimed, especially including:


as claimed in claim 41: computerized apparatus for facilitating

management of risk associated with conducting a transaction for at least one of

goods and services, said transaction conducted in multiple currencies, the

system comprising:

executable software stored on computer storage to cause a computer to:

calculate the projected amount of sales which will be

transacted by the seller during the period of time during which the

currency exchange price is effective;

transmit the projected amount of sales to the host

computer;

receive the currency exchange price that relates a base

currency to a foreign currency which is effective for one or more

transactions involving the sale of atleast one of: goods and services, sold by the seller;, and

calculate a sale price for at least one of: a good and service wherein the sale price is denominated in a foreign currency and based upon the currency exchange price.

as claimed in claim 45: a computerized apparatus system for facilitating management of risk associated with conducting a transaction for at least one of goods and services, said transaction conducted in multiple currencies, the system comprising:

executable software stored on computer storage to cause a computer to:

receive into the host computer storage digital data descriptive of multiple executed transactions, wherein the digital data descriptive of the multiple executed transactions comprises an indication that the transactions involved at least one of: goods and services sold by the seller, and wherein the digital data additionally comprises an amount of foreign currency involved in the multiple transactions and the date each of the multiple transactions were executed;

determine that one or more of the executed transactions were

executed during theperiod of time during which the

currency exchange price is effective;

calculate an amount of foreign currency to be exchanged

according to the currency exchange price based upon the amount

of foreign currency transacted in the one or more transactions

executed during the period of time during which the currency

exchange price is effective;

receive into the host computer storage digital data

descriptive of a projected amount of sales from one or more

sellers;

calculate a forward contract amount comprising an

exchange of the base currency and the foreign currency, based

upon an aggregate of the projected amounts of sales received.

as claimed in claim 50: a computer-implemented method for managing

the impact of foreign exchange on the sale of one or more of goods and

services in an online transaction the method comprising:

outputting digital data comprising an offer for sale for the one or

more of: goods and services, wherein the offer for sale comprises the

selling price denominated in the foreign currency and an offer time period

during which the offer for sale is available, wherein the offer time period

is based upon the predetermined period of time during which the currency exchange price will be adhered to by the currency exchange provider;

calculating with the processor, a projected amount of currency involved in online sales executed by the seller during the period of time which the currency exchange price will be adhered to by a currency exchange provider; and,

transmitting digital data to the currency exchange provider comprising the projected amount of currency involved in online sales during the period of time which the currency exchange price will be adhered to by the currency exchange provider, wherein the currency exchange price is based upon the projected amount of currency involved in online sales during the period of time which the currency exchange price will be adhered to by the currency exchange provider.

For these reasons claims 41, 45 and 50 are deemed to be allowable over the prior art of record, and claims 42-44, 46-47 are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

## *Conclusion*

3.      Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Regarding all Class 705 applications, the management contact regarding examination is: Vincent Millin (SPE, art unit 3624) at 571-272-6747.

4.      Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Alain L. Bashore
Primary Examiner
Art Unit 1762